

Information to identify the case:

Debtor 1	<u>Luis Rafael Caceres</u>	Social Security number or ITIN	xxx-xx-5424
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-13693-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Luis Rafael Caceres

5/24/19

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Luis Rafael Caceres
 Debtor

Case No. 19-13693-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 35

Date Rcvd: May 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2019.

db +Luis Rafael Caceres, 34 Hill Street, Bogota, NJ 07603-1327
 518044341 +1st 2nd Mortgage Company of NJ, Inc., 50 Sprng Street, Cresskill, NJ 07626-2106
 518044345 +Best Egg, 4315 Pickett Road,, P.O. Box 3999, Saint Joseph, MO 64503-0999
 518044349 +Chase Bank, P.O. Box 78420, Phoenix, AZ 85062-8420
 518044351 +Chase/Card Member Service, P.O. Box 1423, Charlotte, NC 28201-1423
 518044352 +Citi Simplicity, P.O. Box 70166, Philadelphia, PA 19176-0166
 518044355 +H.S.B.C. Bank, P.O. Box 4657, Carol Stream, IL 60197-4657
 518044358 +Lyons Doughty & Veldhuis, P.C., 136 Gaither Drive, Suite 100, P.O. Box 1269,
 Mount Laurel, NJ 08054-7269
 518044359 +Macy's, P.O. Box 9001094, Louisville, KY 40290-1094
 518044360 Marcus by Goldman Sachs, Goldman Sachs Bank, USA, P.O. Box 45400,
 Salt Lake City, UT 84145-0400
 518044363 +Prosper, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
 518044368 +Tenaglia & Hunt, P.A., 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: usanj.njbankr@usdoj.gov May 24 2019 23:19:23 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 24 2019 23:19:20 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: ATLASACQU.COM May 25 2019 02:58:00 ATLAS ACQUISITIONS LLC, 294 Union St.,
 Attn: Avi Schild, Hackensack, NJ 07601-4303
 cr +EDI: RMSC.COM May 25 2019 02:58:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021
 518044342 +EDI: AMEREXPR.COM May 25 2019 02:58:00 American Express, P.O. Box 1270,
 Newark, NJ 07101-1270
 518172631 +EDI: ATLASACQU.COM May 25 2019 02:58:00 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 518044343 EDI: BANKAMER.COM May 25 2019 02:58:00 Bank of America, P.O. Box 15019,
 Wilmington, DE 19886
 518044344 +EDI: TSYS2.COM May 25 2019 02:58:00 Barclay Bank Card Services, P.O. Box 8801,
 Wilmington, DE 19899-8801
 518044346 +EDI: PHINGENESIS May 25 2019 02:58:00 C.B. Indigo, P.O. Box 4499,
 Beaverton, OR 97076-4499
 518044365 EDI: SEARS.COM May 25 2019 02:58:00 Sears, P.O. Box 183082, Columbus, OH 43218
 518044347 +EDI: CAPITALONE.COM May 25 2019 02:58:00 Capital One Bank, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 518044350 +EDI: CHASE.COM May 25 2019 02:58:00 Chase Freedom, P.O. Box 15123,
 Wilmington, DE 19850-5123
 518044353 +EDI: RCSFNBMARIN.COM May 25 2019 02:58:00 Credit One Bank, P.O. Box 60500,
 City of Industry, CA 91716-0500
 518044354 +EDI: DISCOVER.COM May 25 2019 02:58:00 Discover Card, P.O. Box 71084,
 Charlotte, NC 28272-1084
 518044356 +EDI: RMSC.COM May 25 2019 02:58:00 J.C. Penney/Synchrony Bank, P.O. Box 960090,
 Orlando, FL 32896-0090
 518044357 +E-mail/Text: bk@lendingclub.com May 24 2019 23:19:53 Lending Club,
 71 Stevenson, Suite 300, San Francisco, CA 94105-2985
 518044361 +EDI: RMSC.COM May 25 2019 02:58:00 Old Navy/Synchrony Bank, P.O. Box 530942,
 Atlanta, GA 30353-0942
 518044362 +EDI: AGFINANCE.COM May 25 2019 02:58:00 One Main Financial, 1070 Route 46, Suite 9,
 Ledgewood, NJ 07852-9701
 518044364 +EDI: SEARS.COM May 25 2019 02:58:00 Sears, P.O. Box 6282, Sioux Falls, SD 57117-6282
 518045541 +EDI: RMSC.COM May 25 2019 02:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518044366 EDI: TDBANKNORTH.COM May 25 2019 02:58:00 T.D. Bank, 32 Chestnut Street,
 Lewiston, ME 04240
 518044367 +EDI: WTRRN BANK.COM May 25 2019 02:58:00 Target Card Services, P.O. Box 660170,
 Dallas, TX 75266-0170
 518044369 +EDI: RMSC.COM May 25 2019 02:58:00 Walmart/Synchrony Bank, P.O. Box 965022,
 Orlando, FL 32896-5022

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518044348* +Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 35

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2019 at the address(es) listed below:

Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.
trustee@stanzialelaw.com, nj45@ecfcbis.com
Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
Frank J. Shamy on behalf of Debtor Luis Rafael Caceres frankjshamylaw@gmail.com
Rebecca Ann Solarz on behalf of Creditor Wilmington Trust, National Association, as Trustee,
et al rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5